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MONEY HUNGER

A BRIEF STUDY OF COMMERCIAL IMMORALITY IN THE UNITED STATES

BY

HENRY A. WISE WOOD

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MONEY HUNGER

CHAPTER I

THE recent exposures of commercial immorality existing in high places, and the wide difference of opinion which exists concerning the degree in blameworthiness of the acts revealed, point to the conclusion that a rigidly correct attitude in business, and a clear understanding of what constitutes it, are far less prevalent in the community than is generally supposed.

Large numbers of people are presumably honest in thought and in

conduct, but there is no established and universally accepted code of correct business behavior—more particularly with respect to the finer shades of commercial integrity. Instead, there prevail only vague notions concerning the correctness of many acts which lie between the extremes of acknowledged theft and indubitable honesty.

Recent revelations have disclosed crimes new neither in kind nor, altogether, in degree—for the same practices, although often exposed, have existed for many years in all their variety. But the general spread of commercial immorality among all classes of our people is of such comparatively recent occurrence that the writer has felt constrained to isolate and examine the causes to which it

may be referred, and, if possible, to discover and point out the correctives which in time may be expected naturally to assert themselves, as well as those which society itself obviously should provide and apply.

Towards loose commercial morals there has grown up a tolerance on the part of a cynically lenient public which has steadily sapped the characters of men in positions of trust. It can hardly be denied that among men of this class, as well as among those whose responsibilities are less, the decay of probity has not only become epidemic, but is infectious as well. Those who are first affected seem easily to corrupt their associates, until loose interpretations of trust become habitual in the case not alone of individuals, but of widely

extended industrial and financial circles.

The recent increase in the size and number of aggregations of capital, which men of relaxed morality regard as belonging to their individual owners only in an abstract sense, has furnished to such men a ready opportunity for the gratification of those predatory instincts which are inevitably coincident with the decline of personal integrity.

An examination of the prevalent forms of corruption will show that these embrace what may be termed intermediate degrees of vice, some of them approaching more closely than others to that fully developed form known to the law as larceny. While most of them escape the statutes' definition of crim-

inality, nevertheless, in greater or less degree, all are native to that shady hinterland of crime into which the hand of the law scarcely as yet has shown sufficient cunning to reach.

The fact that the community at large is wanting in agreement as to what constitutes dishonorable conduct in business relations, is evidenced by the various ways in which questionable commercial transactions are generally regarded. These differing points of view range from the frank defence of their "practical" correctness, through toleration, cynical indifference, denunciation born of the propensity to decry "success" because of envy or malice, to condemnation based upon a clear understanding of right and a firmly held attitude of rigid personal honesty.

And nowhere is there prevalent a relentless determination to ostracize those whose acts are equivocal.

As to how such a diversity of opinion concerning the subject of commercial morality can exist in a compact and closely intermingling industrial life, is at first glance puzzling. But further examination leaves us wondering, not at the low plane upon which we conduct the practical affairs of life, nor at our varying conceptions of honor, but rather that our habits are not worse than they are, and that there is not a greater confusion of thought than in reality exists as to the necessary attributes of honesty.

The first fact to be considered is that we are not a homogeneous community having but a single race and commercial history, with common

traditions of conduct that have become instinctive. On the contrary, we are heterogeneous in the extreme, and daily are undergoing further modification by reason of the new peoples we are absorbing, and the tendencies and traditions which they call upon us to assimilate. Nor is this all: for those who come to us from any given country are usually drawn from its various, and distinctively dissimilar, classes, each of which has its own traditions and ethical code.

Here, then, are gathered and released men from every clime, subjects of all forms of government, victims of infinitely various degrees of restraint, of injustice, of oppression, endlessly diverse as to ancestry, temperament, personal moral habit, and commercial code. By us all are welcomed and

told that they are free to work out, each in his own way for himself, their individual fortunes. Is it, then, to be wondered at that among us there are so many paths to wealth which were unknown to the old, the rigid Anglo-Saxon tenet of fair play, the common law of our original commercial inheritance?

The scorn of Europe is heavy upon us at the moment, and with justice; but let Europe reflect that we are its children; that in us, who live in this land of loose restraint, have come to the surface the moral deformities of its own civilization, deformities which it fastened ineradicably upon our ancestors. For immemorial generations, these, in their various environments, were denied enlightenment, or participation in any but the lowest

forms of intellectual activity, and often were habituated by injustice to employ the defence of deceit. Is it strange that their offspring, whose progenitors were so bred, should be morally shaken when temptation points the way to stupendous opportunities, hitherto beyond their furthest horizon of anticipation, and promises that they may be embraced without thought of punishment by force—the only deterrent of which their antecedents have left them in fear?

It would be natural, indeed, to assume that we have been at pains to provide ourselves with highly organized educational machinery, whose primary function is to reshape and unify the heterogeneous materials with which it has to deal, by bringing their numberless instinctive tenden-

cies into rigid conformity with such a standard ethical code as shall insure the creation of a uniform type of acceptable citizenship. And we should expect to find our instructors giving particular attention to the work of formally drilling our youth in a science of honesty, so that they may be provided with a healthful gauge of conduct by which to govern their future activities. But, strange as it may seem—and this is the second fact to be observed—there is wholly absent from our educational system formal instruction with respect to the minutiæ of what, on the one hand, constitutes commercial integrity, and, on the other, commercial vice.

This may seem a startling charge to bring against the educators of to-day. Nevertheless it is justified, as will ap-

pear upon a critical comparison of what actually is taught in our schools with the insidiously disguised moral questions, fraught with profit or loss, which daily arise to confound the average man of business. It will then be seen that modern schooling has failed to keep pace with the rapidly increasing intricacies of modern commercial intercourse, to the end that by every man wrong may be known and felt to be wrong, whatever the cleverness of its technical disguise. That is to say, neither the substance nor the method of modern education puts into the hands of a man an instrument of precision by the application of which every form of chicanery or misdealing instantly may be recognized as immoral, however it may be hid in a cleverly con-

ceived maze of exculpatory reasoning. Nor, which is of more vital importance, does it drill into men a love for straight dealing upon the finer points of business, and a stoical willingness to suffer loss rather than to shade in ever so delicate a degree their concept of right.

Nothing is done in a scientifically purposeful way to establish in the individual a standard of rigid personal rectitude of which he may become conscious and proud; a standard which he shall be willing to carry into life, as men carry their patriotism into battle, and according to the dictates of which he shall unflinchingly conduct his activities, whether their result be failure or success. It is obvious that if men are to be made proud of being upright, rather than of being rich; if

rectitude is to be honored above wealth or position, then the necessary ideals must be bred into our youth,—and such work manifestly is in the province of education.

CHAPTER II

IT must not be overlooked that the home, the church, the playground, and the press, no less than the schools, have their educational functions and responsibilities. The impress made by each on the social life of our time determines the direction given to the ambitions and the nature of the moral qualities of our youth.

If in the home there exist ignoble ideals of truth, and of conduct; if the questionable acts of conspicuous persons are condoned, or regarded with amusement and cynical tolerance, it can hardly be but that the boy reared therein should go out into life morally

deformed, and ready to take those easy paths to wealth upon which he has been taught to look without repugnance.

And so with the church, when, through the pressure of its material necessities, it accustoms itself to chaffer with the very principles of truth and right, of which it assumes to be the infallible preceptor. What, indeed, must be said of its influence when it suavely waves with palliative gesture the finger of scorn and denunciation which it should fearlessly thrust into the face of every man who steals?

The playground, and the traditions which it inculcates, present for examination another, perhaps our healthiest, phase of formative influence. Here, possibly, is contained a

suggestion of the very inspiration needed to rectify the tortuous processes of our commercial thought. Upon it, for the first time, and often for the last, the American boy grasps the principles of fair play, of the voluntary equalization of opportunity; and learns, and loves, to *play the game,* whatever be the burdens laid upon him by its regulations. The strong freely accept their handicap, while the weak fearlessly contend in the consciousness of their equality under the rules. The purity of the sport is as jealously guarded by those who are ablest, and who therefore most heavily suffer its limitations, as by the frail and unskilful for whose protection limitations are imposed. Such is the chivalry of sport.

But a single example need be given to illustrate how far the code of sport, in its inexorable workings, transcends the laws of conduct which are supposed to govern our commercial intercourse. Upon sitting down at a game of cards the first business of the participants is to agree upon the rules which shall govern their play. This having been done, so long as the rules are observed the opportunities of all will be equal, and the rights of each secure; while the rightful elements of play, which are skill, acumen, and chance, become the sole considerations of the game. If, however, having tacitly accepted the rules, a player secretly practise infractions of them, the element of chance is at once destroyed, the calculations of his opponents are thwarted,

and, unwittingly, they become his victims.

Now mark the punishment of such a player: When discovered, or even suspected, he is summarily branded, is thrust from his club, is ostracized by society, and becomes a marked man, with whom only men of his own stamp knowingly will have gaming relations, or any avoidable relations whatever. And this notwithstanding the fact that the law which designates the penalty is not to be found upon statute books, nor for its application requires the intervention of the State's machinery of justice. It is not without reason that men have grown to trust the *word of a sport.* What a scathing condemnation, indeed, of the flimsy boast of current commercial trustworthiness, this very phrase implies.

When compared with the common honesty of our play, how glaringly the practices of our commercial activities stand out. The man who cheats at the one is instantly cashiered, while the individual who suborns legislators and executives, who misuses for his own gain the funds of others held by him in trust, who obtains for himself illegal advantage, who evades his just debts, or by misrepresentation obtains value without giving adequate return,—such a one, if his operations be conducted with skill and attended by success, may walk scot-free under the ægis of the law, may move with honor in the exclusive paths of our social life, and hiss, without fear of being put to shame, the welcher who is kicked from the track! It is indeed a curious

thing that the love of fair play, of the equalization of opportunity, which is the vital force moving within our sports, should stir so feebly in the serious work of our lives.

CHAPTER III

IT may generally be said that the average man is no better than he is compelled to be by the prevailing sentiment of the community in which he lives; and more particularly by that of the class to which he belongs. Therefore, while a community may properly be absolved from the odium of such isolated crimes as sporadically occur in its midst, it cannot be acquitted of the charge that it suggestively instigates such of the questionable practices of its own members as it persistently neglects to discountenance and suppress.

This being the case, an agency

such as the newspaper, which informs and standardizes public opinion, cannot escape accountability for prevalent wrong-doing. And no study of the times is adequate which does not attempt an analytic examination of the tendencies of that formidable power —journalism. To consider successfully the newspaper its component parts first must be segregated, so that the influence exerted by each upon its policy, and through its policy upon the newspaper's constituency, may be known and measured.

The presentation of news embraces questions of its selection, amplification, coloring, and display —each of which in every case is determined by the class of readers it is sought to please, and by the nature of the other policies involved,

which shall hereafter be referred to. If, for instance, a newspaper seeks its clientage among the lower classes, where the greatest numbers abound, its news items will be drawn from the sensational events and gross happenings of the day. They will be padded to satisfy a hunger for detail, colored in substance or headline to suit the appetites or prejudices of their consumers, or the purposes of their publisher, and displayed in the order of their ability to startle, rather than in that of their intrinsic importance in the progress of substantial events.

As its contents are selected for the measure of excitement afforded, rather than for accuracy and worth of information, the stimulus applied by such a paper will sway the emotions, and therefore the passions, of its

readers rather than their logical faculties. Its methods approximate those of the mountebank, who resorts to any pretext in order to gather a throng whose credulity he may exploit. Indeed, so far in this direction may this type of journal go that its function becomes that of an entertaining juggler of news and opinion, whose sole purpose is the acquisition of gain or power.

At the other extreme is to be found the publisher who makes his appeal to the intellectual side of his community. His items of news are chosen for their bearing upon the larger questions of the day. There appears in his paper less local and more general information, but both are confined to the statement of obtainable facts: while such conclusions as he

believes should be drawn therefrom appear neither as biased matter surreptitiously injected into the items themselves, nor as distortions of fact woven into their headlines, but elsewhere as avowed interpretations of news. In such a paper the manner of displaying news follows the order of its selection, precedence being given to that of most substantial worth, to which are subordinated other happenings of the day, however sensational may be their qualities.

Between these opposite extremes many shades in the treatment of news will be found to exist. A careful examination, however, will disclose the fact that each is the result of deliberate adjustment, made by a publisher to suit the taste of a particular clientele of readers, or the requirements of

an interest which he conceives it to be necessary for him to serve.

That a man who is a merchant must hold towards his customers a conciliatory attitude, is a maxim which governs the policy of the advertising manager of a journalistic enterprise, no less than that of other business men. But the very nature of its peculiar office places the newspaper under an especial obligation to serve faithfully its readers; and, where the public's welfare is concerned, to be watchful and active upon its behalf. Thus, when the interests of the advertiser and those of the reader come into conflict, it is for the publisher to determine upon which side, or just where between, his course shall lie.

He may elect to consider the interests of his advertisers as of greater

importance to him than those of his reading constituency, or of the community at large, and in conformity therewith he may so adjust his news and editorial policies that nothing detrimental to his advertising clientele shall appear in his paper. Or, his duties to reader and public may seem to him to require that his news-pages and the expressed opinions of his paper shall so surely be safeguarded from the influence of those who buy his space, that he may freely and without bias give the news of the day, and fearlessly comment upon it.

In choosing the course last mentioned one publisher may be governed solely by considerations of self-interest, believing that to hold his advertising patronage the conservation of the extent and quality of

his circulation alone is necessary; that a policy of fairness towards his readers will best insure their satisfaction and, consequently, the value of his space. Another may preserve the purity of his paper for none but conscientious reasons, and be willing, so that he may well serve what he conceives to be the public's interests, to assume the penalties attached to an aggressive campaign against the injurious practices even of important advertising interests. In either case the position taken is directly opposed to that of the publisher who shapes the news and editorial policies of his paper to suit his advertisers. Between these extremes will be found publishers who are influenced in various ways by the fact that the chief revenue of a newspaper is derived from the sale of its space.

CHAPTER IV

DEEPLY immersed in his own affairs, the casual newspaper reader obtains little more than a fragmentary idea of the news of the day. Having neither time nor facilities for ascertaining the facts which must be known in order that any question or event may fully be grasped, the reader, if left to himself, must necessarily draw erroneous conclusions. Therefore, in order that the reader may be correctly informed, the editorial page exists, and therein the editor marshals and interprets his facts.

But in the editorial rooms of a newspaper, as well as in its other

departments, it is the policy of its publisher which prevails. It is he who determines whether the views prepared shall be uncolored interpretations of news, or opinions penned without bias, in fair and judicial spirit, or the reverse. He may permit the prejudices of his readers, his own financial or political interests, or the enterprises of his friends to govern the expressed opinions of his paper. Or, regardless of any of these, he may insist that his editorial columns shall discuss with frankness and honesty every question of the day. In the one case he may direct his editors to write that which his readers wish to hear, or what his own material interests dictate they shall be taught to believe; or, in the other, the things in good faith which they should frankly be told.

It cannot too often be reiterated that the press holds a peculiar office with respect to the public, for it is one, indeed, in which a curious psychological phenomenon is involved. No one will assert that superstition is dead; nor that from the minds of even the educated there has wholly been driven the old, involuntary thrill of awe which rises in response to the stimulus of a mystery suddenly confronted. The effect which is born of an obscure cause still challenges those of our emotions which grow out of the imaginative rather than the rational faculties.

As it was centuries ago, so it still is with us. The priestess of the Delphian oracle was but the visible agency through which were conveyed to the people what they

believed to be the thoughts of a mysterious and omniscient mind, enthroned beyond an otherwise impenetrable veil. To the uninitiated of to-day similarly there are conveyed a myriad stimuli, through that strange thing the newspaper. These are born they know not where, are marshalled for their weal or woe by minds whose identities are effectually hid from them, and are uttered by pens they never see — all as mysteriously as ever moved the oracle of the temple at Delphi in ancient Greece. Identically in kind, if not in degree, we have reproduced in the press of modern times the old phenomena of the oracular control of multitudes: for undeniably the newspaper speaks to the throng with more than the voice of a man.

Indeed, nothing could better illustrate the law of permutation than the newspaper, for its weight in the councils of a community is greater than that of the sum of its parts. There are, for instance, no twelve citizens—nor, in fact, are there twelve hundred—in the city of New York, who collectively as persons could wield the power exercised by a dozen of its newspapers. Yet these are merely the personal possessions of as many individuals, who alone may say in what manner shall be put into play the incalculable forces of suggestion and stimulation which lie in the bowels of these new-found and tremendous engines for the control of thought.

CHAPTER V

HAVING gained an understanding of the elements which comprise the newspaper, of the nature and extent of its powers, and, in some measure, of the influences by which its publisher is beset, it is now possible somewhat more accurately to estimate the degree in which the press is responsible for the commercial immorality of the times; and to ascertain which of its tendencies have fostered corruption, which have acted to deter its development, and what has been the genesis and the sustaining force of each.

At any time in the history of an in-

dividual he may be expressed by the following formula: The sum of his inherited tendencies, modified by so much of his environment as he has assimilated, and shaped by the fortuitous circumstances of his life, will represent his character. He will develop, as a rule, in the direction of his inclinations; but, while these will largely determine the elements which unconsciously he elects to absorb from his surroundings, nevertheless, the standard of his environment—the nature of the choice offered him — whether it be high or low, useful or trivial, stimulative of one set of ideals or of another, usually will fashion him after its own kind.

This being so, the things which make up the daily aggregate of his impressions become of prime impor-

tance in the study of a man's habits of thought and action; and upon his commercial standards, no less than upon those of his social life, they will be found to have had their effect.

Except with respect to matters that come immediately within their limited personal scope, the newspaper is the principal window through which most people look out upon life; and it is from the daily panorama offered by his favorite journal that the average man gains his knowledge of what is being done in the world, and of what the world thinks of it.

Men are gregarious: not only do they strive to herd together, but also to dress, to act, and to think alike. The contempt implied by the appellation *crank,* as applied to one who differs in any one of these respects

from his neighbors, and the fact that men shrink from incurring it, serve to illustrate not only how sensitive men are to the opinions of others, but that a distinct penalty attaches to any infraction of accepted standards of thought or of conduct. So strong, indeed, is this tendency that crimes are known to have been committed by men who rather feared by refusal to incur the contempt of their fellows, than by compliance to risk the infliction of legal penalties.

Thus, a medium like the press, with its power to reflect the opinions of a community, may, by the very nature of its use of that power, also modify those opinions. Justly, therefore, the press may be called a keeper of the public conscience; and, as such, in the measure of the

influence it enjoys, should it be held to account for the immoral idiosyncrasies of public behavior.

The press is an institution no less than the home, the school, the church, or the state; and it scarcely will be denied that its influence is greater than that of any of these. The question then arises, In what particulars have the activities of this newest of institutions affected our standards of commercial morality?

That function of the newspaper having the most profound influence upon the popular character is exerted in its rôle of intimate friend, wherein it comes into close and daily touch with the lives of the people, and sympathetically deals with their troubles and joys, their hopes and their fears. And it is most often through the channels

opened by this relationship that stimuli are introduced which play injuriously upon the public's morals, through its insatiable appetite for information concerning matters of so-called human interest. Here one may usually look for the causes of popular ailment.

The bearing of this upon the relaxed commercial morality of the times will more clearly appear when the ideals set daily before the people are examined, and the nature of the ambitions which they vitalize are understood; when it is seen how greatly in the popular mind the scale of relative values—the sense of proportion, which makes up the perspective of life—is distorted by the press.

It is of the nature of their gregarious propensity that men should strive for

things not so much because of their intrinsic worth as because they are valued by other men; that they should love the stamp of the world's approval to be upon those things for which they contend, and that the more patent the stamp the more valiant should be their struggle to secure that to which it is affixed. This thing, or that, often needs only to be widely spoken of as popular in order that it may instantly become so—for few men have the power to resist the contagion of the chase, once it is begun by the throng, however small may be the value of the object after which it rushes.

Thus is to be explained the impulse which arouses in men the desire to emulate those who have achieved whatever at the moment the public

may happen to acclaim success; and, likewise, the fact that as the popular estimate of the applicability of the word *success* to the achievement of any given project may fluctuate, so also will vary the intensity of the desire of men to encompass it.

It is safe to assert that whatever kind of activity best serves to bring men prominently into the public's eye, and to secure for them the largest measure of the public's adulation, will most assiduously be practised. If their world honor intellectual development, men will strive to become thinkers; if art be the cry of their neighbors, painters, sculptors, and architects instantly will arise; if it be militarism, throngs will besiege the enlistment bureau, and the invention of materials for war will

prodigeously increase; while if it be the tawdry exploits of the rich that fill the popular imagination, then the average man will plan his life solely with a view to the acquirement of wealth.

Beneath the arts of portrayal lies a law of essential verity. Lacking the observance of this, neither color nor form can be made to convey accurate knowledge of the nature or worth of anything. Whatever may be its medium, interpretation should represent truth; and to do this it must conserve the integrity of values,—a precept as indispensable to the artistry of news-editing a paper as to that of sculpture, of painting, of architecture.

It is, however, through disregard of the necessity for preserving correct values, in its presentation of the per-

spective of the day's news, that the newspaper does its greatest injury to the standards of popular thought. The most serious consequences are involved when it serves to distort the moral vision of the community, by suggestively throwing into unwarrantable prominence spectacular happenings of little worth, or of harmful nature, and by thrusting into obscurity the real, the healthful, the vitalizing things of life. Is it to be wondered at that so many of our people have lost, and that most have never acquired, an acute sense of what constitutes theft? Morning and evening they have been blinded to the moral issues involved in the struggle for wealth by dazzling accounts of its possibilities when won; while the attitude of their favorite journals has

been one of consistently respectful and attentive adulation toward those who have prospered—however reprehensible may have been the methods which led to their success.

As the grosser forms of crime are propagated by the publicity given to the exploits of criminals, so, also, are its more delicate forms multiplied by the published exploits of those who successfully practise them; and the newspaper's exaltation of wealth however it may have been acquired, and of its attendant spectacular expressions, at last finds its legitimate offspring in a public opinion which laughs at the word *graft*, and amiably tolerates those who, being the perfect flower of a system born of such opinion, openly practise corruption.

In considering the attitude of the press, it must be borne in mind that those who make up its personnel are part of the very public they serve; that, by association, they are apt to share with it identical ideals, and that the material reward of their calling requires that they shall scent and follow the easiest paths to their public's desire,—paths which scarcely may be said to lead to the objectives of self-restraint and moral betterment. Excepting a small, though earnest, minority, our journalists give no sign of their perception of the need of raising the public's point of view; nor of their obligation, always implied and often expressed, to shield their readers from mischief, and to better their state if they can. On the contrary, it seems to be consistent with the

ethics of modern journalism that the newspaper should assume the guise of friend, or guardian, in order the more easily to be able to exploit its public for private ends.

Thus it may be said that no newspaper run solely for profit or power is likely to deny its public anything, however clearly aware of the fact it may be that the fiber of a community, upon the strengthening of which should be expended the best thought of every serious writer, assuredly will relax and disintegrate, as will that of any individual, beneath unbridled indulgence. Therefore are the people so often permitted to set the pace, and choose the means, of their own debauching ; while the newspaper, pandering meanwhile to the passions which thus it most easily has aroused,

skilfully accomplishes upon the public its own particular purpose. In this way, for instance, circulations are built up, advertisers secured, the financial aims of powerful interests served, or the political ambitions of men realized. In substance it is a practice analogous to that of the monarch who lavishly provides for his subjects the means of debauchery, so that his dubious projects may secure their support, or escape their opposition.

Other evils, as well, lie at the door of the press, but being among the effects of prevalent commercial immorality, rather than among its causes, but one of them—and that merely by way of illustration—need be cited: the deliberate practice by the newspaper of fraud upon its readers for the

profit to be got out of certain of its advertisers. By lending its influence to protect from government regulation and control interests which sell through its columns injurious wares —and by knowingly affording them space—it deliberately puts (often a mortal) injury upon those who trust it. By sharing the earnings of this species of advertiser, who robs the needy both of pittance and health, the newspaper ruthlessly participates in what is the cruellest form of gain.

Finally, it may be said that the press fatally reflects satisfaction with the worst influences of the times, and thus aids in maintaining the commercial profligacy of the day; and that, notwithstanding the enormity of recent disclosures, and despite the academic horror which occasionally

flashes from (only) its editorial columns, it evinces no wide-spread and substantial wish or purpose to systematically compel a betterment. Until there shall have taken place a publishers' arousal to the dangers of the situation, and from the counting-room itself there shall have issued the command for the application of deep-reaching remedies to be heroically applied, it will be safe still to consider the public as morally asleep, and at the mercy of the army of citizen-criminals which its own somnolence has bred.

But so soon as it shall have become the settled policy of the most influential portion of the press, systematically and with relentless vigor to make chicanery and misdealing in all of their forms odious, then

there may be expected to arise a public sentiment so inimical to commercial immorality that the practise of it will wholly be relegated to the criminal classes which are professedly such.

As is a man's power so also should be measured his responsibility; and the voice which cries from within that eerie thing, the newspaper, towards which at every sun a whole world turns for knowledge of itself and guidance, should be held for the wisdom and honesty of its words to an accountability inexorably proportioned to its sway.

CHAPTER VI

THE following beliefs seem to be ineradicable from the public mind as it is at present constituted: That the acquisition of physical property is in itself a sufficient and legitimate object for all effort; that there is honor in the mere possession of riches, while the lack of them requires an attitude of apologetic humility; that wealth is more desirable than intellectual acquisition, because leading more directly to the attainment of happiness. The belief last mentioned is based upon the supposition that pleasure constitutes the whole of happiness; that when outwardly

engaged it can always be assimilated, and that affluence easily commands all of pleasure's desirable forms. These concepts are largely induced by the subtle awe of wealth which is felt by those who have never held it—a reverence which in their eyes clothes the wealthy with mysterious powers, and constitutes them beings of a different natural order, subject only to vague and rarely effective restraints.

So pervasive and controlling have these sentiments become that from among all the passionate ambitions which give rise to human activity the hunger for money alone may be selected as our national characteristic. And in no activity of our life, however far its votaries may seem to be led from the highways of trade, is

there longer freedom from the insidious palm-itch which is death to those nobler incentives which alone in all ages have led to the greatest human achievements—the impersonal motive in labor, the thought single to the work in hand, the love of craftsmanship, which finds its recompense in the thing accomplished, its joy in the contemplation of work well done. This ubiquitous desire for wealth seems rapidly to be destroying the instinctive conception of craftsmanship, a concept which does not exalt as the end to be attained the money-worth of the work in hand, but which parts with the result of its labors in exchange for the means of leisurely livelihood, that it may indulge and thereby amplify the only thing which can be the personal possession of any

man—his proficiency in the particular talent that is his.

Not only has the habit of thinking exclusively in money-values sapped the living soul of craftsmanship—until the latter is fallen to the level of perfunctory labor, with its finger at the pulse of the market and its eye to the clock—and so lowered the whole tone of our artisanry; but it has paralyzed, as well, the very nerve-centers of our intellectual and moral perceptions, and has rendered us insensible to the best that is being thought and done in the world, and has made us incapable of feeling repugnance for any but the grossest forms of commercial rascality.

Thus a blight due to the prevalence in men's minds of the mysterious possibilities of wealth has

not only seared the finer qualities of the American character, as expressed in all of the departments of our life, but in their stead it has abnormally developed a different trait, the low cunning of selfishness, a propensity which is at the root of the money-instinct, and to which are repugnant such material denials of self as are necessary to the rigid maintenance of integrity. Where the sentiment of a community has ceased to weigh things of the spirit against the material possessions of life, and affluence is honored above character, it need cause no surprise that men should hasten to sacrifice the latter to the acquisition of wealth.

Whatever may be the controlling ideas of our nation, the thief will continue to steal; but, if the psychic bent

of our people were towards objects other than the accumulation of wealth, fewer thieves would be bred, and these would be native to classes distinctively productive of criminals. Then would be impossible the saturation of our social fabric with a predisposition towards larceny in its polite forms, or the procuration of high legal talent for the fitting to crime of clever disguises, or the temporizing complacency of many to whom their very association with the wrongdoer should be unthinkable.

Such a state of public mind would already be far advanced were there a wide-spread knowledge of the inherent limitations of the possibilities of wealth, and of the purely artificial character of the aura with which it surrounds a man, without contribut-

ing to him a single attribute not naturally his; in fine, were it but understood that a man is not soluble in his money, nor his money in him.

When it is generally seen that wealth merely increases the leverage of a man's propensities, and that no further than it enables him to cultivate them for good or for evil can it become part of his personality, or at all enter into personal relations with him, men will seek possessions that are more intimately profitable,—and the intellectual life of our nation will have begun.

Nowhere more exactingly than in the case of a man and his enjoyment of wealth does the law of diminishing returns apply. A little can confer immeasurably more benefit than a great deal; and it might be said that the

rate at which the capacity for the enjoyment of wealth diminishes with increase of its extent may almost be reduced to a mathematical formula. The capacity of a man for the absorption of purchasable things is less than is popularly supposed ; and an examination of the cost of the necessaries and simple luxuries of life will illustrate the fact that its limit lies well within the purse of the average member of our industrious classes.

To the destitute, money means life ; to those who have already a little, comfort ; to the well-off, luxury ; while to the wealthy it brings only the remoter forms of enjoyment, which, as they rise in costliness, grow correspondingly impersonal, and are therefore more faint in their power to arouse pleasurable

sensations. The ennui of the rich—fatigue grown of the pleasures and pains of possession—is indeed not without underlying cause which is based upon natural law.

CHAPTER VII

AS the government of a state but administers the composite thought of its people, which has been organized for purposes of guidance and control, it is but natural that the prevailing sins of that people should find their way into the administration of its affairs. The moral condition of a community may therefore be generally determined by the acts of the men whom it permits to govern it: which is true whether they be chosen officials, or self-asserted leaders who are unresistingly followed. In either case, if the fiduciary tone of a community be low, the leverage of gov-

ernment will be exerted by those in power against the people themselves, upon whom will be flagrantly perpetrated such rascalities as they complacently permit of one and other.

With rare and sporadic exceptions, in respect of the behavior of certain individuals in office—who are conspicuous because of their sincerity in behalf of the public's welfare,—such is the position in which we now find ourselves. And it may justly be said that among us commercial and political immorality are so closely interwoven, and so widely prevalent, as not only to have tainted the whole of our social fabric with the belief that favors of government are to be purchased with money, or influence, but to have brought all forms of constituted authority into general contempt.

When the possessions of a nation, of one of its states, or of a municipality, may become the personal capital of those charged to administer them, and may be used as such for the individual benefit of their administrators; when powers, granted by a people to its legislative representatives, may be misapplied at the people's cost to yield unwarrantable privilege to private interests; when executive officers may suspend for money the application of laws, or harshly enforce them for purposes of extortion;—when all of these things may be done in the full sight of a people without instantly arousing it to drastic measures of punishment, of correction, of restraint, little indeed is to be said of the citizen who, shrugging his shoulders at

official corruption, considers himself to be acting with moderation if he only pick the pockets of his neighbor.

However the fact be disguised beneath an aspect of wise provision and honorable motive, the federal government itself, in its adherence to its cherished industrial policy, can no longer escape the charge of pandering to the commercial debauchery of the times.

Where privileges are easily to be obtained by legislation, it is but natural that the concrete interests of those seeking favors should thrust themselves upon legislative attention to the exclusion of more abstract matters relating to the public need. And it is no less to be expected that to such a legislature innumerable petitions should flow.

Where the office-holding class is actuated by motives other than the public good, or a conscientious application of political principles, it is to be expected that it should regard the retention of office as paramount to a faithful performance of its duties to the state. Such a class, therefore, in order that it may be left in the enjoyment of the usufruct of office, will (so long as the prerogatives or profits of office be not attacked) strive to propitiate the electorate or those exercising appointive power, by a ready compliance with their wishes. Thus it is that officialdom is ever at the bidding of shrewd political manipulators, or of the public's whimsies; while out of this dual subserviency there arises the huge annual volume of our unwise, unnecessary, and venal

legislation. And, by the same agencies, there is continually being fostered the habit of a cynically lax or an unjustly discriminative administration of such of the laws as are good.

Perplexed by the stupendous productiveness of his legislative mills, and the little general betterment that seems to come of it; grown suspicious of legislative and executive motive, through his daily observation of corrupt commercio-political practices; and being led to expect of the law instability, because of the kaleidoscopic enactment and repeal, in endless variety, of illy-conceived or grossly tentative legislation, the average citizen is hardly to be blamed if he grows to hold in contempt all of the literature which appears between the covers of his statute books.

Thus the American, distrustful as he is of the efficacy of the law of his community, whether it exists for his protection or restraint, becomes an extreme individualist, and goes about his affairs much as if he were not at all under the ægis of authority. He is ever ready, on the one hand, to defend himself; on the other he is surprised when held to account for his deeds.

The greatest use of law is, by means of its profound worth so deeply to possess the regard of a people as to furnish an unconsciously operative motive for their actions. This requires of the law three things: that its measures shall be just, that they shall be permanent, and that they shall be administered with inexorable impartiality. Not until we shall

have attained that state of civic life in which a condition closely approaching the foregoing shall obtain, will the law truly become preventative of crime, and cease to be a mere threat, its consequences easily to be avoided or compounded, if one but have wealth or influence.

It cannot be said that amongst us, as yet, there is that inbred spirit of communal honesty which, in moments of allurement, may be relied upon to support the weak. On the contrary, our probity, being individual rather than collective, assumes an infinite variety of aspects, in each of which the quality and degree of continence native to the particular individual involved will determine his moral behavior in the face of temptation. Indeed, so strong is this tendency

towards individualism, in the interpretation of ethical truths affecting particularly commercial transactions, that one is likely to find in infinite variety opinions of the right or wrong of any questionable matter.

Given a community bewildered by the absence of a clearly defined code of commercial morals applicable to all of the business transactions of life, sow in it the seed of an inordinate passion for wealth, privilege the few, whose purses bring to bear influence, at the cost of the many, govern it with a faltering grasp upon the weapons of justice,—and inevitably there must result corruption in every activity which can be used or distorted for the purpose of gain.

But the law cannot move in advance of the sense of the community,

for where there is general lack of respect for its provisions it is futile to attempt their rigid enforcement. Advanced legislation, as well as that which is hasty or ill-conceived, inevitably must reflect discredit upon the whole body of the law: for impotent enactments, or such as remain unenforced, become statutes disdained, and from disregard of particular ordinances to contempt for the law as a whole is but a short step.

Therefore, until public sentiment shall have grown to consider honesty an essential quality of success, the art of formulating laws capable of insuring the inviolability of the rights of property cannot overtake the larger, the more intricate, forms of theft. Meanwhile, as the honor of framing and supporting just laws

is held to be less a reward than the wages to be got for devising means to nullify or evade them, our best legal minds, long since the Fagins of modern commercialdom, will continue to be for sale to those who wish to enjoy the fruits of crime, without incurring its penalties.

CHAPTER VIII

HAVING briefly indicated the nature and the causes of prevalent commercial vice, it will be well next to ascertain the general direction of its trend, with a view to discover whither it leads, and what may be done towards its arrest, or towards the guidance of the forces behind it, to the end that our commercial life may be the more quickly set upon a clean and healthful basis.

That progress towards betterment in some directions is being made no thoughtful person will deny. The fact that corruption of the present day, when compared with that of

even recent history, has assumed forms more intricate and disguises more difficult of detection and is continuously readjusting its methods in an attempt to push its position of security further along in advance of public condemnation and the law, would suggest that its cruder and more obvious aspects no longer serve its purposes—which testifies to a growth of public discernment and disapprobation—and that, however badly managed it may be, the cumbrous vehicle of the law is nevertheless making some headway in pursuit.

But, while the slight signs of gain are encouraging, principally because they disclose a healthful direction of prospective development, nevertheless they cannot be said to

spring from a moral quickening of the people, for they are rather due to the gradual perception by one, as it were, whose property is in jeopardy, of means wherewith to defend it, than to a conscientious abhorrence on the part of any class in the community of corruption, as such.

Therefore to prudential reasons alone, doubtless, will have to be attributed so much of the progress in commercial and political morality as is likely to be made in the immediate future. While the aim of the corrective principle at work will in the main be directed to require of corporate personalities, which have grown to wield such gigantic power, habits of candor and of fair dealing, this movement can in no sense be said to indicate a moral awakening.

Of an actual revolt by the people at large, or of any particular class of them, against corruption, whether practised by corporations or individuals, *because of its essential immorality*, there seems to be not the slightest indication. On the contrary, with every recent accession to the superabundance of our material possessions there has been sounded a correspondingly deeper note in our expressions of cynical contempt for the trait of volitional probity. It is indeed true that a quaint pride, which refuses what has not fairly been earned, may still be found in certain localities in the national commonwealth; but these, it need hardly be said, lie well apart from the modern highways of commerce.

The conditions at present existing

may thus be summarized: There is (1) a perceptible betterment of corporate and political corruption (2) due to a growing discernment on the part of the people of more effectual means for resisting rascality and extortion, but (3) in the fiber of their commercial morality the people themselves show signs of deterioration, which (4) manifest no indications of abatement.

CHAPTER IX

LET us, however, examine the deeper currents which flow beneath the conscious life of the nation, and, so far as from our present standpoint we are able, ascertain what changes are likely to occur in the controlling impulses of its people.

The American is, of necessity, essentially an active person. Starting in a land in which no berth lay prepared for his occupancy he has had to create his own opportunities, and, having found them, he has had to hold them against the aggressions of others, seeking like himself to make their way. A clear head has been

his; but the duty required of it has run in practical, rather than contemplative, channels; he has been the hewer rather than the thinker, the frontiersman rather than the scholar. Charged with securing results amidst constantly shifting conditions of growth, he has been concerned with ends rather than means; and, because of the instability of his surroundings, he has had no opportunity unconsciously to acquire a formal code of life after the manner of successive generations in older communities.

Concentrated upon the work of putting his material house in order, he has had neither time nor inclination for such intellectual cultivation as could not be turned to what he conceived to be practical account;

and, as a consequence, the might of the nation, almost to a man, having furiously fallen upon the development of the physical resources of its territory, has, almost as completely, neglected the intellectual expansion of its people.

The American has had schools enough, but their every window has overlooked a shop; universities in plenty, but their traditions have bred a peremptory impulse to join the ranks striving for material gain; libraries without count, but the volumes most eagerly snatched from their shelves have taught only of the physical facts of nature, and how to set them at work. He has builded a hive, which is throbbing with industry, whose workers are concerned with securing, in vast and unconsum-

able hoards, what?—merely the means of subsistence. A cynical observer truly might add: "As well do the bees!—so, what shall we answer when asked to account for the use of the intellectual qualities which differentiate the man from the insect?"

The American well conceived the need for securing himself in the physical requisites and luxuries of life; but, overrunning his goal, he has grown to regard material well-being as in itself the sufficient end of a life's effort, seemingly unconscious of the fact that once having arrived at the point of security as to his livelihood, problems of a different sort are entitled to his attention; and that pursuits of an intellectual nature offer him otherwise unattainable heights of enjoy-

ment, and the world's greater respect. As a result of his conception of worthy ends the American has surrounded himself with a stifling atmosphere of utilitarianism, which, denying it other expression, has cramped the genius of his people, willy-nilly, into rigid forms of practical utility. He may boast a superb array of epochal inventions, but to force this particular bloom he has pinched the buds of art, science, literature, and philosophy.

Thus to him may be given the credit of having brought to its highest stage of development the habit of turning physical nature to practical account; but, having found the symbol of success in this respect to be the money-sign, the American unconsciously has converted his regard for the living entity, work, into a passion

to possess himself of its abstract representative, money. He has grown to believe it to be less desirable to have performed an extraordinary task than to be possessed of its fruits. But, with the signs of deprivation scarce out of his face, and those of hard labor still on his hands, little less than an exaltation of riches is to be expected of a man who suddenly finds himself to be opulent. And in a nation composed of such men, enjoying the first flush of intoxicating prosperity, it is but natural that the thoughts, the aspirations, and the temptations of its people should center about the desideratum, wealth.

In the foregoing explanation is to be found the genesis of the prevailing apotheosis of riches in the United States. In the recent phenomenal

acceleration of prosperity lies the cause of the precipitate augmentation of this controlling popular emotion, under the influence of which, in a little more than a decade, the sign and seven figures have ceased to satisfy individual appetites, which, in rapid succession, have gorged fortunes of eight, and of nine figures,—and now are as hungrily passing on to whatever is to be had of the money-sign set before ten.

Such an onrush of an entire community, seemingly bent upon the attainment of an elusive material goal, would indeed be ominous if it were an expression of the settled purpose of a matured national character. It is, however, but the impulsive caprice of a youthful and hard-working but mercurial people, addicted to the im-

petuous pursuit of ephemeral sensations, and exhilarated by unexpected success in what happens to be the fashionable sport of acquisition.

The question now arises, What is likely to be the duration of popular enthusiasm over this—which may properly be termed the only—national pastime? A sufficient answer is to be found in the law that pleasure lies in the novelty of sensation, and weariness in its repetition—that there is always reaction at the point of satiety. So rapidly as experience of the monotonous passivity of the state of mere ownership shall permeate the more advanced classes of society, and to its other classes shall grow stale news of the habits and exploits and possessions of those who yield no topic of interest but wealth, so soon will the nation

discover to itself the colossal store of inchoate intellectuality which unconsciously it is accumulating,—and then will begin its moral regeneration.

Already may the process be seen at work, in the silent desertions from our huge industrial army. Heedless of the monetary rewards they forsake, here and there are dropping out of its ranks self-centered, courageous spirits, who are content to risk the contemptuous wonder of their fellows for the sake of their intellectual emancipation, for the joy of the intimate fellowship of their own ideals—a joy which is only to be had through the complete sacrifice of material interest to the cultivation by each of his particular talent. Furthermore, occasional money-surfeited men are to be seen wistfully striving to readjust their

intellectual visions to a spiritual comprehension of the world's legacies of genius; or are to be found seeking paths to heights of honor which are not to be traversed save beneath the burdens of others, or of the nation itself.

These are the harbingers of a movement of revolt, as yet hardly to be discerned; but which, be it soon or late, must eventually alter the tastes and reshape the aspirations of the American people. Then there shall be reverenced other and higher ideals than those of the market-place; ideals in the prosecution of which neither chicanery nor theft, however clever their disguise, can assure preferment or honor. Meanwhile, every effort put forth on behalf of art, of science, of literature, which shall attract to these

pursuits the youth of the nation, will be as so much leaven in the mass of our national ignorance and greed : for, as these new activities grow in the estimation of the people at large, so will diminish the worship of wealth, and the tolerance of the forms of wrong bred of its deification. The practice of accumulation beyond the needs of a living liberally provided for will gradually cease to be an obligation inexorably laid upon the shoulders of every man who wishes to be honored of his fellows, but will become an occupation, like other activities, to be pursued by those whose predominant genius lies in its direction.

It is, of course, within the possibilities that an unforeseen moral awakening, one perhaps of emotional

character, shall precede the orderly processes of intellectual development thus outlined; but there seems now to be no underlying condition in the popular temper out of which such an event may arise.

CHAPTER X

CONCURRENTLY with the gradual readjustment of ideals, which, seemingly, must be relied upon to prove the ultimate corrective of the prevailing epidemic of commercial immorality, other and more direct remedial measures must be sought out and applied. The more correctly these are forecast the sooner will their effects be realized ; which makes it plainly worth while to touch upon those things to be done which lie next at hand.

With respect to the question of immigration there is at present no clearly defined principle upon which

our policy rests. Rapidly passing away is the old conception of America as a land of refuge for the oppressed of all nations; a conception which gave rise to the benevolent practise of welcoming the stranger, whether he be upright or criminal, healthy or diseased, fit or otherwise to participate in the work of the nation's upbuilding. In its stead there is growing the selfish, but more eminently practical, notion that we should accept new-comers only upon the proofs of their prospective worth as elements of our citizenry.

In harmony with this new conception we have already established standards of physical fitness, and, to a limited extent, of thrift, to which if they would be received immigrants must conform. But in response to

what should have appeared the obvious necessity of a morally wholesome selection, we have gone no further than to turn from our shores the individual criminal; and have taken no step in the direction of ascertaining, and of insisting upon, the ethical qualifications of individuals, classes, or peoples seeking admission to our country. Therefore it may be said that not having made up our minds wholly to surrender the old and embrace the new policy, we are still astride both.

Now, if, as would seem to be the case, among the multitude which makes up the vast influx of immigration there are those who, in their hunger for affluence upon any terms, bring with them an infectious commercial depravity, or in other ways

lack traditions of fair dealing, or of general morality as we interpret the word, it would seem that our wretched prevailing conditions of commercial and political morality must emphasize the necessity of an abrupt abandonment of what remains of the theory that required of us unflinching hospitality, and the substitution for it of a working hypothesis which shall enable us to select from among the older peoples *none* but those whom we safely may undertake to absorb.

When considered purely from a utilitarian standpoint it would seem to be wiser to raise the moral and intellectual tone of our immigrants, even though in so doing we should lessen for the time the available supply of those whom we need for the grosser forms of work. For, by disassociating

the ideas of ignorance and bestiality as necessary concomitants of the humbler kinds of toil, we should be going so far towards raising the dignity of the latter as to make them more attractive occupations to higher, and therefore more efficient, industrial types.

With the deliberate development of such a policy class selfishness, racial pride or antipathy, and many practical obstacles will doubtless interfere: nevertheless, the problems involved being of the kind which yield, however slowly, when temperately and circumstantially attacked, their solution lies easily within the range of our knowledge and abilities.

CHAPTER XI

TO educate the youth of an industrial community in all branches of commercial lore, save only that of the honorable conduct of business in the face of opportunity to gain by wrong-doing, seems, indeed, a curious anomaly. Nevertheless, such is our practise. Our children are thoroughly drilled in the ways of doing all manner of useful things; but of the inculcation of a code of restraint, which shall confine the exercise of unusually developed talents to the prosecution of legitimate aims, and which shall make all forms of commercial malpractice, however fair-seeming or intricate,

intelligible and odious to the ordinary man, there is no trace in our educational system.

At great pains we are physically and intellectually trained to labor; but we grow to adult life with no clear perception of the relative worths of ends which may be attained, nor of the ways by which we may legitimately proceed to encompass them. Nor with respect to the serious business of life is there bred into us that spirit of fair play, called honor, which holds in contempt every act by which unfair advantage can be gained. There does not exist in our educational institutions such a thing as a course in formal morality, adjusted with minute precision to the practical contingencies of life. In its stead the development and education

of a sense of right is left by the school to the home, or to the church,—to be dealt with by the first, when at all, but casually, and by the second in an archaic spirit of vague generality.

There needs to be evolved for use in our schools a standardization of commercial immorality, which shall so clearly disclose the various shades of wrong-doing, so accurately name them, and so unerringly point them out, as at once to dissipate the atmosphere of mystery which too often is made to surround them, and upon the maintenance of which their success so largely depends. Out of such would naturally grow a science of commercial self-defence; its code serving to diminish rascality by rendering its successful practise more difficult, and to stimulate and give point to

existing vague notions of honor, until these shall have become firmly-held positive scruples, detective of fair-seeming phases of wrong, and involuntarily hostile to the most delicate suggestions of participancy therein.

In our schools, which are filled with the children of all nationalities, where race tendencies in infinite variety are struggling with the problems of a new environment, and where it is sought to fit each unit of the heterogeneous mass into a uniform scheme of citizenship, it is undeniably of profound importance that such a unifying code of practical morality should be included in the curriculum, and that its tenets should be indelibly stamped upon the characters of our youth from childhood.

In such a community as ours there need be no fear for the waning of industrial motive; but, on the contrary, there is imminent danger that there shall be over-developed the impulse to labor only in industrial paths. Therefore, the necessities of healthy growth require a vigorous stimulation of the ideal faculties. Morality and intellectual progress alike demand that in individual as well as general esteem these shall be valued above wealth. To this end there should be sought in each youth the means to his intellectual arousal; and his particular genius should be nourished, and given its wings. For thus only —by grafting upon industrial propensities intellectual aspirations — may the foundations of great nationality be laid.

CHAPTER XII

CONSIDERATION of the influences which stimulate, modify, or control the activities of our people reveals the fact that present-day religion is impotent to enforce among men morality in their business relations. Thus one is tempted to inquire why this traditional power for righteousness, the possession of which is so loudly proclaimed by a self-styled Christian people, finds its grasp upon the actions of the community, and upon those of the able and respected men thereof, so slight as habitually to be thrust aside as if inapplicable to the practical affairs of life.

That a universally accepted standard of morality, applicable to all of the concerns of modern existence, is absolutely essential to communal living, seems to be an undeniable proposition; and equally true is it that such a code, to be practically effective, must primarily be lodged, not in the written law, but so deeply in the spiritual, that is to say, in the subconsciously self-held law of the individual citizen, that he shall regard its government of his daily transactions as a matter of course.

If this test be applied to the established forms of religion, it at once becomes obvious that a breach has developed between church and people, and that it is of such a nature that in the ordinary conduct of their affairs the people not only have ceased

to submit to the church the regulation of their personal estimates of right and wrong, but in their secular relations have grown to shun acknowledgment of the possession of church-bred morality. Therefore it may be said with accuracy that our religion, no longer serving us in the moral exigencies of life, has ceased to be adequate to the requirements of the times.

An explanation of the growing, and now clearly discernible, estrangement of church and people is to be found in the dual nature of our religion, in the forced co-ordination of the ideas of supernaturalism and morality,—in the association of concepts which, by the very constitution of progressive thought, are destined to dissimilar modification, the one by devolution, the other by evolution.

It is no longer possible to offer the intellectual world the supernatural as a basis for morality: a fact so poignant that the very association of the two inevitably brings formal morality under the shadow of modern contempt for all survivals of mediæval thought; and, by so much, lessens the virility of its hold upon the very classes whose activities furnish prototypes for popular imitation. Therefore, in order that the moral code may be revitalized, one of two things must transpire: either formal religion must arouse itself to participation in the prosecution of advanced thought, and, without subterfuge, compromise, or hesitation, promptly embrace every change demanded thereby, and thus regain the respect and confidence of the intellectual classes, or formal

morality must be reclaimed from its keeping, and established as a science independent of theology,—a science the teachings of which all may subscribe without incurring the appearance of being possessed of supernaturalistic tendencies. A cursory review of the history of the struggle of organized theology to suppress the emanations of advanced thinking, still unabated, will leave no one in doubt as to which course in the future is likely to be taken.

Upon the practical side of its affairs also, as distinct from matters of dogma, the church has grave faults to amend in its conventional attitude towards fashionable forms of commercial vice. So long as our supposed teachers of righteousness, in withholding their stinging denunciations of every foul

method of acquisition, compound the law-permitted felonies of their rich patrons or parishioners, the name of religion will continue to bear a more sinister stigma than that of intransigence. In no other way than by assuming a powerfully organized and uncompromising attitude of denunciation upon the part of its pulpit, can the church as an institution free itself from the position of complicity in which it has placed itself, and be able to furnish its quota of force to any movement of moral awakening among the people.

CHAPTER XIII

LITTLE need be added to what has already been said regarding the press, unless it be to emphasize the responsibility ceaselessly resting upon the shoulders of those who conduct so fateful an enterprise. So comparatively new is the newspaper, and so uniformly has it been considered as merely a tool to be plied, like others, for gain, that those wielding it for the most part have felt little or no concern for the consequences to the public of its use, —an attitude of mind which would appear to lie at the very root of much of the evil with which the press may justly be charged.

It does not, however, seem proba-

ble that such a conception of the status of the press can long continue to survive, for so indubitably is it an element of our system of government that a perversion of its use is plainly no less a moral crime than would be the maladministration of justice. Public policy, which in the end invariably brings under control such social menaces as from time to time arise, may eventually be trusted to see to it, indirectly by the pressure of opinion and directly by the application of law, that the newspaper shall be conducted more after the order of an agency which is permitted to exist for the public good, than of an enterprise which is run solely for purposes of private gain, or of personal aggrandizement.

When viewed in the light of its

mischievous manifestations, it would seem probable that as much law has yet to be written with respect to the press, as upon any other threatening phase of activity by which we are confronted. Meanwhile, perhaps it would be idle to commend the unselfish exercise of public spirit to men who are intent upon the accumulation of money, with hoards of it still at their feet to be got for the stooping.

The moral and intellectual development of the community will in all probability have to struggle forward as best it may despite malevolent journalistic influences until such time as, surfeited with the things money commands, it shall occur to owners of newspapers that their greatest victories are not to be measured in the figures of circulation, which are easiest

to be won by the public's debauching, or their most substantial returns found in the amounts of advertising business carried, which are most readily to be secured by the betrayal of their clientele. Then they will perceive that a greater reward is the possession of the confidence and affectionate regard of their readers, and that these are to be had only in return for high public service freely rendered, either in the advocacy of movements which lift men to planes of clean living and right thinking, or in fearless attacks upon immorality and the interests that prey upon those who are its victims.

Only in such ways may a newspaper creditably acquit itself of its obligation to the community—an obligation which the very nature of

journalism lays upon those who practise it—and by no other means can an owner or writer ever become a great journalist. Such a one does not pride himself on having scientifically extracted the last dollar from every interest that may possibly be got to advertise ; nor on having readers that are legion hysterically follow his finger, this way or that. Rather is he eager to perceive his public's needs, to formulate the movements of his community, be it local or national, and to direct them into ways of ultimate good. Ever ready and able to fight or help, to tear down or build up, he does not hesitate to attack and destroy such vicious ideas as he finds to underlie the foul practices surrounding him, however valiantly they may be guarded by influential bene-

ficiaries. Nor does he lack the necessary courage, initiative, or genius to open up paths of new and helpful thought, toward which the people in their progress ever are groping, but which only may be discerned in advance by those of profound intellect.

Of such stuff, and no other, is the great journalist; and his absence today is the shame of journalism,—of the commercialized journalism which has bred him out of existence by subordinating to its desire for wealth or political following the intellectual, the humane, the sternly dutiful, the uncompromisingly insistent functions that should make of the press—which has truly been called the vast shadow of public thought—the safeguard and the glory of modern democratic peoples. It is indeed an evil time for any

nation when those who control its means of articulate expression stand upon no higher plane of duty or aspiration than do its unthinking masses.

It is the fashion among newsmen, nowadays, to smile pityingly upon the great writers of the past, as men whose thoughts were too far above "practical" journalism, and who honored overmuch the pen, thinking it mightier, even, than the symbol of physical force. Far wiser the modern publisher. He has indeed found means wherewith to harness to his minting-wheel or political chariot that vaunted master of beaten ploughshares!

But eventually it must again transpire that men will arise who are great enough to pluck the pen from where

now it lies, among the emblems of prostitution, and fearlessly wield it to dissipate the vicious conceptions which hold in thrall the moral instincts of a great people.

CHAPTER XIV

IN an attack upon commercial immorality, perhaps the earliest results are to be obtained from a movement to reform progressively such governmental policies as are injurious to public morals; and to adjust and apply the restraint of law to those ingenious forms of wrong under which misdealing is now practised with impunity.

But at the very outset of the undertaking there lies, as a barrier to progress, the expressed sanction by the federal government of the right of special privilege,—an evil which has not only thrust its pernicious head into the halls of every state and mu-

nicipal legislature of the land, to the general corruption of legislative ethics, but has branded the consciousness of the citizen with the monstrous belief that, so he secure but influence to set it to work in his behalf, government will make him rich. At whose cost this may be the citizen cares not, so thoroughly is he imbued with the idea that the arbitrary diversion of the wealth of one class into the pockets of another is a just and legitimate function of state; a function which may fairly be invoked by whomsoever is strong enough to prevail, without at all involving the questions of right or wrong.

Cunningly sustained by those whom it has enriched, written into the creed of a dominant political party, falsely exalted for worship as of the

very essence of prosperity—a prosperity in reality resting upon the uninterrupted outpouring of nature's plethoric resources—the principle of protection as it has come to be practised is the mother of our ruling vice. And out of it there has grown the recrudescence of a mediæval system, under which one man may purchase the privilege of taxing another.

The justice of the principle of "practical" protection once having been admitted, it is no far cry to its general employment, without the invocation of legislative sanction, as has been shown in the discriminations practised by the common carriers. Following the logic of privileges granted and sustained by the state, and most often based upon these very indulgences, monopolies maintained by private in-

itiative and skill have so rapidly arisen upon all sides that it may fairly be said we now exist in a condition of commercial feudalism, in which huge organizations exercise, each over its particular domain of industry, the prerogatives of sovereignty.

The purpose of the moment, however, is not to discuss the economic folly of the protective system, nor the material evils which are its legitimate fruits, but to dwell upon the immorality of the consequences which follow upon its teachings, that wealth is to be got by the manipulation of legislation, that the manipulation of legislation is to be accomplished through the possession of legislative influence, that legislative influence is to be had for money, or for purchasable favors. In these few words are mapped the

rottenest burrowings which underlie our political and commercial activities; and it cannot be denied that protectionism, as we have reduced it to practise, has had a most disastrous effect upon the morals of both.

It should ever have been obvious that the fewer and smaller the favors which a government is empowered to grant the higher will be the political and commercial morality of its people, and the more profound will be their respect for its law. Nevertheless, any one who shall seriously suggest the inclusion of morality, at the cost of privilege, among the materials which ought to be wrought into the fabric of our industrial policy, will inevitably be greeted with universal derision. So thoroughly accustomed are we to easy paths to

wealth, that unconsciously we have come to regard even the characteristic of scrupulous personal integrity as not only no longer an asset in practical affairs, but rather, when it affects the vital matter of gain, as an expression of puerile squeamishness worthy of contempt.

Nevertheless, invulnerable as may now seem the barriers confronting attack in any assault upon the unsound moral practises which have wound themselves into or about our national policies, it is not to be believed that statesmanship long can fail to grasp the opportunity which now lies before it. For it has but to propose the elimination from governmental policy of protective grants to find that it has at once forged into a single weapon the issues of a moral betterment, of the

breaking down of the grossest forms of monopoly, and of the multiplication of commercial possibilities with its resulting industrial ease and security.

It is indeed a fortunate circumstance that the very hunger of the people for material advantage, which now so ruthlessly thrusts aside uncomfortable moral restraints, is so near to enlistment in the cause of moral regeneration: for at no distant day those who possess it must awake to the practical benefits to be got by throwing off the now wastefully-taxing, trade-abridging impost system, which is the heavily felt, though as yet but partially detected, burden of the American people.

CHAPTER XV

A NATURAL consequence of modern industrial development has been the creation of the corporation, by means of which many individuals may combine, with limited responsibilities, to conduct an enterprise. It is a purely artificial structure, authorized by the people at large, and in no sense partakes of the natural status of the individual citizen, who is a physical part of the state itself, and for whose protection, solely, government itself exists. That is to say, the rights of the individual are natural obligations necessarily assumed by the state; while those of the corporation are artificial privileges conferred by the

state upon a collection of individuals, who in return are expressly obligated to the people for the proper use of the powers conferred. A statement of these elementary truths is made necessary by a prevailing confusion of thought with respect to the comparative prerogatives of those who enjoy the advantages which come of co-operative association devoid of personal responsibility, and of the individual, who, standing alone upon his own resources, must answer with his person for his acts.

No legal creation of the people should be permitted to grow beyond the power of the people to control it: nevertheless, through his legislative grant, unwisely unaccompanied by checks adequate to safeguard his interests, the citizen, in opposing the

aggressive corporation, seems to be helplessly confronting a Frankenstein, whom he has himself conjured into being.

In formulating the status of the corporation, it is evident that government everywhere in the United States has grossly underestimated the phenomenal faculty for organization which is so predominant a feature of the American character. Otherwise it is scarcely to be believed that so tremendous an engine for the application of this particular phase of its power would have been put at the disposal of American genius, unless there remained in the hands of the people effective means for its supervision and control. Indeed, it can hardly be doubted that had there been foreseen the evils which have grown out of the general

abuse of corporate power, and of the abuse of the interests of shareholders by those who conduct their affairs, restrictions would inevitably have been attached to the management of corporate enterprises which undoubtedly would have left us not only a more contented and law-abiding people, but also upon a vastly higher plane of commercial morality. None but the most superficial observer of the trend of popular thought during the past two years can fail to have noted a general awakening to this oversight, and the growth of a determination on the part of the people to apply stringent remedial measures. What these are likely to be with respect to public service corporations in a measure has begun to appear; but no formula suitable for universal application to

all forms of corporate activity has yet been successfully devised.

Those who propose that the corporation shall be compelled to conduct its affairs somewhat in the sight of the public, probably foreshadow the regulations to which in future it will have to subject itself; but only an optimist unacquainted with the possible tergiversations of accounting can hope for much gain from any form of publicity which does not reveal the corporation actually at work.

While at this time it would be hazardous to say at what precise step in its development regulation by disclosure is likely fully to counteract corporate evils, nevertheless, having in view the cases of maladministration which may be cited from recent history, it would be instructive to note the

effect were a highly developed form of publicity to be applied to the affairs of the modern corporation. Conceive for example a statute, relentlessly enforced, under which a corporation, its officers being liable in heavy criminal penalties for nonfulfilment, is bound semi-annually to issue to its shareholders and the public authorities the transactions in detail of its various governing bodies, and of its major and minor officers; and assume that under such a statute every act of a corporation to be legal must be published in the manner prescribed.

Beneath such a transparent cover could the secretly rebate-fed oil power, with its baneful ramifications, or its numberless imitators, have become impregnable? Or is it likely that our insurance institutions would have

fallen into their lately exposed and as yet scarcely remedied condition of rottenness? Could illegal discriminatory practices have become the rule among common carriers? Or within range of the public's eye could the directorate of a great railway have been so manipulated as finally to lodge in the hands of a single individual the funds and credit in its charge, to be used at his own discretion for purposes of speculation? Or could intercorporate alliance in restraint of competition and in perpetuation of monoply have come into being? Could directors have manipulated for their own gain the funds or securities of their share or policy-holders? Or, acting for these, could they well have conducted transactions of purchase or sale from which as in-

dividuals they themselves were fraudulently to profit? These questions admit of but the one reply: *Publicity is so abhorrent to transactions of this kind that in its presence they cannot exist.*

Indeed, so surely is full publicity remedial of the various phases of boardroom crime, now inextinguishable by other means, as pointedly to suggest that the glass house is the only domicile in which the American corporation may safely be permitted to work. And it requires but little foresight to prophesy that eventually the people will find a way to dissipate the existing obscurity from managerial chambers of conspiracy.

To those who are used to consider the corporation a private enterprise, with the affairs of which its

officers and owners alone have to do, the suggestion of so broad a publicity as that suggested would seem to propose a startling abrogation of rights: but such is not at all the case, for the action of government in creating the corporation is primarily based upon the principle that thereby two interests are to be served—those of the public, and of the individual participators; the first, through its enjoyment of the better facility for service afforded by the enhanced efficiency of the means of the individual when collectively employed; the second, by the grant, under favorable safeguards, of the use of an authorized structure for the prosecution of co-operative effort. Therefore, while government is bound to afford the corporation a definite

measure of protection, so also is the corporation holden to the people in an implied duty of obedience to the spirit of the terms of the grant which it enjoys. As a natural corollary, so far as are involved its expressed and implied obligations to the state, the corporation is unable to take itself beyond the supervisory jurisdiction of the power which created and maintains it. So if, by reason of its habitual abuse of an heretofore enjoyed immunity from exacting surveillance, the corporation has taught the people the need of subjecting its activities to minute scrutiny, and if such should follow, it can lodge against the state no defensible charge of usurpation.

It will be claimed on behalf of the corporation that a complete disclosure of its affairs would be injurious to its

legitimate interests, and therefore would place a severe restraint upon corporate enterprise, which would unfavorably react upon the community at large. While, admittedly, under a compulsory disclosure of its transactions, corporate management would have for a time to be prepared to meet many inconveniences (less onerous, however, than those from which the public would have been relieved) nevertheless, it fails to appear how such a plan long could work injury to permissible corporate activities which are properly conducted. It may be contended that disclosure of its current affairs would place a corporation at the mercy of its competitors: but if these also are corporate bodies advantage and disadvantage would be equalized and thereby nullified. While,

should its competitors be individuals, the contention would undoubtedly have a measure of weight, if but little justice, for a salutary and much needed reform would have been gained, by the institution of a more equable re-adjustment of advantage as between individual and corporation.

But the weighing of possible inconveniences to which the corporation may be subjected in the process of insuring a just administration of its affairs, is beside a discussion of morals; and it is upon the score of morality, not less than upon the broad issue of a better conservation of the rights of the people (rights which are now so shamelessly violated by what may be termed the corporation-directing class) that the pressing need of publicity exists.

It is probable that ere publicity, in a highly developed form, is applied to the extirpation of the root of all corporate evil—which is control with secrecy—other remedial expedients in great variety will have been directed against that evil's various offspring. Nevertheless, however efficaciously the various phases of wrong may be dealt with, it is certain that no specific which fails to correct the underlying condition which invites to the practise of corporate immorality may safely be relied upon to effect its cure.

No discussion of current mischievous commercial practices should close without a word upon the attitude towards his principal which the agent (trustee or director) has come to hold. There seems to have sprung

up among those who conduct the affairs of others a curious unwritten law, to the effect that whatsoever through their activities a trust may earn above what they are pleased to consider a fair return for its owner, an agent (trustee or director) may honorably retain as his emolument, without the owner's knowledge and consent. And this notwithstanding the fact that the agent may be in the enjoyment of stipulated compensation. Such a conception of duty is prevalent not only in the corporation-directing class, but is held, practised and defended by individual trustees as well: while the writer has heard its abstract justice seriously contended for by disinterested men—a delicious illustration, indeed, of the extent to which fiduciary immorality has become con-

ventionalized. No longer need a man have cause to blush, save in so far as he may have neglected to observe the niceties of the fashionable forms of polite thievery.

Assuredly, the criminal code should be extended to include the practices of those who in conducting the affairs of others secretly profit by the manipulation of them: for, in so far as a trustee (agent or director) without the knowledge and consent of its owner retains or procures for himself, through primary or secondary channels, any portion of the earnings of a trust, be they great or small, having committed a larceny, he should be made to suffer criminal penalty.

Upon the fashioning of respectable raiment for many another such phase

of rascality among the well-bred, is custom now busily at work, and it behooves those who are charged with the enforcement of law drastically to apply in each case every legal means of discouragement. And to our chambers of legislation must be sent men who not only are able, but willing, fearlessly to attack every manifestation of the widely prevalent habit of fraudulent sequestration,—a practise which has so cunningly thrust its roots into the vitals of our industrial life, as to cause many to regard an assault upon it as an attack upon organized industry itself.

It hardly requires to be said that it is as impossible to legislate men honest as it is to legislate them happy. The best in any case that can be done by the law is to provide conditions

which are more favorable to honesty and justice, than to predatory selfishness and crime. But to every form of misdeed there can be inseparably attached such a handicap as shall make its fruits not worth the certain costs of its perpetration. To accomplish this, however, we must evince a higher degree of legislative skill than we have hitherto shown; and there must be made to prevail a more upright and impartial administration of the law than is to be expected of men who are bred of a society sympathetically tolerant of corruption.

Finally, it should be said, no view of the likelihood of our moral betterment can be even approximately correct which does not take into account the very great obstacles to reform which lie in our unquenchable spirit

of optimism, which reposes implicit confidence in the beneficence of the natural course of future events; and in our supersensitive national vanity, which would rather hide or condone a fault than confess its existence by a thoroughgoing attempt at its eradication. The first, by its denial of the necessity of applied remedial action, prevents the translation into deeds of the impulsive desire for betterment which must come to every right thinking man in the presence of wrong; while the second, by striving to hold down the blanket of secretive tolerance which so long has smothered the stench of our commercial putrescence, serves but to propagate evil by shielding it, and thereby prevents its destruction by the drastic antisepsis of publicity.

CHAPTER XVI

THE question now arises, How shall the individual carry himself, and what are his responsibilities, when confronted by generally accepted immoral commercial conditions to which it is expected that he shall conform, or concerning which it is required of him that he shall at least hold his peace? Several courses are open. He may directly or indirectly participate in profitable irregularities; he may refrain from engaging in them, while encouraging others in their practice by holding towards them a tolerant attitude; or he may rigidly exclude from his activities all enterprises, great or small, over which there lies a

shadow of doubt as to their integrity, and uncompromisingly reprehend the tendency in others, whether it be in speech or in deed, to deal lightly with a trust or with any form of expressed or implied obligation.

It has been abundantly shown that practitioners of commercial vice, in all its variety, thrive principally by means of the tolerance of a large and influential element among the people, an element which has grown to regard the pursuit of wealth as an activity from which nice questions of integrity may with propriety be excluded. As both these classes, which may be termed the positive and negative agents of immorality, have already been adequately dealt with, there remains to be pointed out but the nature of the unavoidable duty

which rests upon those who, being in touch with modern commercial conditions, neither practise nor condone their faults.

It is to the latter class that we must look for a renewal of moral impetus; for the inauguration of an irresistible movement to put to shame not only those who excuse the cheat, the petty pilferer, the *chevalier de l' industrie*, the double-dealer, the venal politician, and the grafter; but those, as well, who admire or tolerate the favor-huxtering political boss, the trustee who sweats the earnings of his principal, the official (corporate or other) who crookedly uses his office for gain, the captain of industry returned successful from pillage and the manipulating financier, who squeezes and wrecks, buys, bloats and resells, to his own

gain, the properties of a multitude of defenceless investors.

The surest attack that can be made upon these, and the other participants in the riot of vice which rules our commercial and political life, is to destroy the atmosphere of adulation or tolerance in which they now thrive, and to arouse against them all of the people in a movement of unrelenting hostility and contempt.

Therefore it is incumbent upon every honest man, in speech and in deed, untiringly to strive to make of honesty a manly trait; to rescue it from among the ideals which have grown emasculate, and to restore to it its virile, its masculine meaning of *fair play*,—of fair play for the man who is absent, for the man who is weak, for the man who trusts, for the

man who is in another's power, or for the one less able. And not less does it rest upon him so scathingly to stigmatize dishonesty wherever found that people shall grow to perceive in its every form *foul play;* and to comprehend that it means playing the game of life with dirty hands and with crooked weapons; in short, that dishonesty is not less an offence against manliness than is the shooting of tethered game, or the striking of a man who is down, or the dealing of a blow from behind, or the use of loaded dice, or of marked cards. The people must be taught that dishonesty is *unfair play*, and as such is unsportsmanlike; and that it is the single trait which differentiates the welcher from the sportsman, the rogue from the gentleman, the blackguard from the man.

The duties of affirmation and denunciation are urgent and imperative, and their objective is not far to seek. Nor is it of questionable potency; for, once it is lodged in the popular mind that it is as crooked to cheat about a directors' board as over a card table, as wretchedly mean to evade an obligation of business as to flee one incurred upon the turf, as vile to wrong one's shareholders as to sell out one's companions in a game, as pitifully despicable to pluck the trust which may happen to lie in one's hand, as to filch from the purse one has been asked for a moment to hold,—when these truths are grasped then there will occur such a revulsion of feeling as shall thereafter exclusively confine the practice of commercial immorality, a form of

which has become almost an honored prerogative of every class, strictly to avowedly criminal circles.

To strive unceasingly to create this change in popular sentiment is the grave obligation which the situation has thrust upon every man who desires to live honorably in a community which, by inclination as well as by law, shall secure him in the pursuit of his legitimate business and pleasure, and shall guard him in his possessions no less from the ruffian who rides within the law than from the outcast who skulks beyond it.

Such is the imperative duty of the hour; and least of all is it to be shirked by the man who wishes to surround his wife and children with an atmosphere of purity, from which they may draw the stimulus of healthful and

invigorating ideals. While he whose patriotism is a living purpose to uphold the dignity and make honorable the title of American, whether his position be humble or conspicuous, will strive mightily to persuade his countrymen to seek ways of betterment, even though in so doing he may have to incur their resentment by fearlessly disclosing their faults.

THE END